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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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EXAMINER

TM02/0727

WALTER J KAWULA JR ESQ  
WELSH & KATZ LTD  
120 SOUTH RIVERSIDE PLAZA 22ND FLOOR  
CHICAGO IL 60606

NGUYEN, N

ART UNIT

PAPER NUMBER

2164

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07/27/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Office Action Summary

Application No.  
**09/372,365**

Applicant(s)  
**Pltroda**

Examiner  
**Nguyen Nga B**

Art Unit  
**2164**



-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

## Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE three MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☒ Responsive to communication(s) filed on May 16, 2001
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 34-42 is/are pending in the application.
- 4a) Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 34-42 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claims \_\_\_\_\_ are subject to restriction and/or election requirements.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some\* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \*See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892) 18) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 16) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 19) ☐ Notice of Informal Patent Application (PTO-152)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 6 20) ☐ Other: \_\_\_\_\_

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### **DETAILED ACTION**

1. This Office Action is the answer to the Amendment filed on May 16, 2001 , which paper has been placed of record in the file.
2. Claims 1-11 and 34-42 are pending in this application.

#### ***Specification***

3. The abstract of the disclosure is objected to because it is too long. The abstract should be brief, no longer than 150 words, and on a separate piece of paper. Correction is required. See MPEP § 608.01(b).

#### ***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

5. Claims 34-37 and 39-42 are rejected under 35 U.S.C. 102(a) as being anticipated by Landry, U.S. Patent No. 5,956,700.

Regarding to claim 34, Landry discloses a method for administering a plurality of accounts for a client in a transaction service provider, comprising:

registering the client with the transaction service provider (column 20, lines 19-40);

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collecting and storing personal information from the client in a database of client information (column 20, lines 32-34);

registering a plurality of accounts corresponding to a plurality of service institutions and related to the client (column 13, lines 10-35);

creating a database of client information including personal information, account information, and transactional information (column 12, line 40-column 13, line 60);

storing account information for a plurality of service institutions in the database of client information (column 13, line 60-column 14, line 65); and

providing a data connection for use by the client (column 20, lines 40-55).

Regarding to claim 35, Landry further discloses archiving a password corresponding to the client; and archiving personal information previously stored on an electronic transaction device in the database of client information (column 20, lines 40-45).

Regarding to claim 36, Landry further discloses the step of registering a plurality of accounts corresponding to a plurality of service institutions further comprises the steps of: storing account information in the database of client information; storing transactional information; and reconciling transaction information received from the client with transactional information receive from the plurality of service institutions (column 10, line 65-column 11, line 45).

Regarding to claim 37, Landry further discloses providing access to a database of client information to the client and analyzing transactional information int the database of client information for a plurality of accounts (column 20, line 40-column 23, line 25).

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Regarding to claim 39, Landry further discloses providing promotional information to the client via the data connection (column 22, lines 55-60).

Regarding to claim 40, Landry further discloses providing promotional information further comprises assembling promotional information from a plurality of vendors (column 22, lines 55-60).

Regarding to claim 41, Landry discloses a transaction service provider system for administering a plurality of accounts for a client, comprising:

- a storage medium configured to store database of client information, including personal information, account information, and transactional information associated with a client (figure 3, item 18 and column 12, line 40-column 13, line 60);

- a network port configured to communicate with a plurality of electronic transaction devices and with a plurality of service institutions (column 18, lines 55-67); and

- a processor, configured to:

- receive transactional information from an electronic transaction device associated with the client via the network port (column 20, lines 20-40);

- store transactional information received from the electronic transaction device associated with the client in the database of client information (figure 3, item 18);

- receive transactional information associated with the client from the plurality of service institutions via the network port (column 23, line 25-column 25, line 60 ; and

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store the transactional information received from the plurality of service institutions in the database of client information (figure 3, item 20).

Regarding to claim 42, Landry further discloses the processor of the transaction service provider is further configured to reconcile transactional information received from an electronic transaction device with transactional information receive from the plurality of service institutions (columns 28-31).

***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 1-11 and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Landry, U.S. Patent No. 5,956,700 in view of Lamm, U.S. Patent No. 6,078,907.

Regarding to claim 1, Landry discloses a service provider for administering a plurality of accounts for a client, comprising:

a computer, having a processor, a data storage medium, and a network port (see figure 3, item 110, 130, 134);

the storage medium configured to store the clients' personal information, account information, and transactional information (figure 3, item 18);

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the processor configured to:

create a database of client information including the client's personal information, account information corresponding to a plurality of accounts associated with the client, and transactional information corresponding to plurality of transactions conducted by the client (column 12, line 40-column 13, line 60);

provide the client with access to the database of client information via the network port (column 19, lines 15-40).

However, Landry does not explicitly teach the processor configured to designate as confidential a predetermined first portion of the database client information; and designate as non-confidential a predetermined second portion of the database of client information non-confidential. Lamm teaches the processor configured to designate as confidential a predetermined first portion of the database client information; and designate as non-confidential a predetermined second portion of the database of client information non-confidential (figure 4 and column 7, line 57-column 8, line 23). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to implement the Landry's method by adding the above feature as taught by Lamm for the security purpose.

Regarding to claim 2, Landry further discloses the storage medium is further configured to store information corresponding to a plurality of vendors; and the processor is further configured to: create a database of vendor information; receive a transaction request from a client; analyze information in the database; analyze information in the database of vendor information;

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analyze information in the database of client information; provide a suggested transaction to the client based on the information in the database of vendor information and the database of client information (columns 11, line 50-column 12, line 40).

Regarding to claim 3, Lamm further discloses the processor is further configured to: establish communication with a vendor via the network port; disclose information from the predetermined second portion of the database of client information to the vendor; receive information from the vendor; provide information received from the vendor to the client (see column 10, lines 40-63).

Regarding to claim 4, Landry discloses the processor is further configured to: establish a communications with a service institution via the network port; receive transaction information corresponding to the client from the service institution; add the transactional information received from the service institution to the database of client information (column 23, lines 25-60).

Regarding to claim 5, Landry discloses the processor is further configured to: establish communication with the client via the network port; receive information from the client; and add the information received from the client to the database of client information (column 19, lines 15-23).

Regarding to claims 6-9, Landry further discloses the information received from the client includes transaction information, personal information, account information, promotional information (column 10, line 63-column 11, line 46).



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Regarding to claim 10, Landry further discloses the processor is further configured to establish communication with an electronic transaction device and transactional information is received from the electronic transaction device (column 19, lines 24-42).

Regarding to claim 11, Landry discloses the processor is further configured to: establish communications with a service institution via the network port; receive information corresponding to the client from the service institution; add the information received from the service institution to the database of client information; establish communication with the client via the network port; receive information from the client; add the information received from the client to the database of client information; and reconcile the information received from the service institution with the information received from the client (column 18, line 55-column 34, line 28);

Regarding to claim 38, Landry does not explicitly teach designating a portion of the client database non-confidential; analyzing the portion of the client database designated as non-confidential for preferences and patterns; and providing analyzed transactional information to a plurality of vendors. However, Lamm teaches designating a portion of the client database non-confidential; analyzing the portion of the client database designated as non-confidential for preferences and patterns; and providing analyzed transactional information to a plurality of vendors (see column 10, lines 40-63). Therefore, it would have been obvious to one with ordinary skill in the art at the time the invention was made to implement the Landry's method by adding the above feature as taught by Lamm for the security purpose.

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***Conclusion***

8. Claims **1-11** and **34-42** are rejected.
9. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen, whose telephone number is (703)306-2901. The examiner can normally be reached on Monday-Thursday from 7:30 AM-5:00 PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent A. Millin, can be reached on (703)308-1065.

10. **Any response to this action should be mail to:**

Commissioner of Patents and Trademarks  
c/o Technology Center 2700  
Washington, D.C. 20231

**or faxed to:**

(703) 308-9051, (for formal communications intended for entry)

**or:**

(703) 308-5397 (for informal or draft communications, please label  
"PROPOSED" or "DRAFT")

Hand-delivered responses should be brought to Crystal Park II,  
2121 Crystal Drive, Arlington.  
VA., Sixth Floor (Receptionist).

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Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703)305-3900.

Nga B. Nguyen  
July 16, 2001



VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2164